48310 Boardwalk

Macomb, MI 48044

May 1, 2013

Dear Chairman Pete Lund and Member of the House Insurance Committee:

I ask you to vote 'No' on auto no-fault legislation. I recently moved back to Michigan from Texas and I am very concerned with the proposed House Bill 4612. We are very fortunate to have auto no-fault in Michigan. In Texas, I witnessed the lack of care for many accident victims. I also saw the financial hardship that they incurred nor did they have access to the services and funding available under our current law.

As an experienced occupational therapist, I know firsthand how important therapy and rehabilitation is for accident victims who have suffered a brain injury. I have worked with patients/clients whose needs including therapy for several years. A cap or limited treatment to 52 or 104 weeks will definitely not address the needs of these victims. Although, each individual's needs are different, evidence has shown that recovery can last more than 10 years. I realize that it is not possible to have unlimited coverage. However, our current law does allow those people to receive out-patient and vocational services that is essential for their progress. Without these services, many people will regress and lose the progress that they have made towards their independence. There are other options that may reduce costs such as a fee schedule. Proposal House Bill 4612 is not that option.

Please vote 'No' on legislation cutting our auto no-fault benefits!

Sincerely,

Pearl M. Wright, MA, OTR/L, LPC